

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Michael P. Pieson**

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date: 12/21/2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney ABF Initial Debtor: MPP Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on 11/1/2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:  
Description: 4 Coventry Circle: Marlton, NJ 08053  
-Debtor is working on loan modification outside of bankruptcy case filing  
Proposed date for completion: 10/1/2019

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1839.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Freedom Mortgage (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Chapter 13 Standing Trustee	Trustee Commissions	to be determined
Law Office of Andrew B. Finberg, LLC	Attorney fees & costs	\$2,750.00
Internal Revenue Service	Taxes and certain other debts	if applicable
State of New Jersey	Taxes and certain other debts	\$1,050.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage -to be determined -arrears to be addressed through loan modification -Debtor handling loan modification outside case	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan) -arrears to be addressed through loan modification -Debtor handling loan modification outside case	Regular Monthly Payment (Outside Plan) \$1,839.00
Freedom Mortgage	4 Coventry Circle East: Marlton, NJ 08053				
Kings Grant Open Space	4 Coventry Circle East: Marlton, NJ 08053	Unknown		Unknown	\$25

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Bayview Funding	32 Summitt Court: Marlton, NJ	\$145,000.00	unknown
Kings Grant Open Space	32 Summitt Court: Marlton, NJ	\$145,000.00	unknown
Oak Hollow Condominium Assoc	32 Summitt Court: Marlton, NJ	\$145,000.00	unknown
Mr. Cooper	703 Lindsey Court: Marlton, NJ	\$95,000.00	unknown
Evesham Township	703 Lindsey Court: Marlton, NJ	\$95,000.00	unknown
The Meadows at Marlton	703 Lindsey Court: Marlton, NJ	\$95,000.00	unknown

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

##### d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/2018

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
HOA's omitted from plan	HOA's listed on surrendered properties

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>December 21, 2018</u>	<u>/s/ Michael P. Pieson</u> Michael P. Pieson Debtor
Date: _____	_____ Joint Debtor
Date: <u>December 21, 2018</u>	<u>/s/ Andrew B. Finberg</u> Andrew B. Finberg Attorney for the Debtor(s)

**Certificate of Notice Page 8 of 10**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael P. Pieson  
 Debtor

Case No. 18-30238-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 86

Date Rcvd: Jan 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2019.

db +Michael P. Pieson, 4 Coventry Circle East, Marlton, NJ 08053-2856  
 cr Kings Grant Open Space Association, Marlton, NJ 08053  
 cr Oak Hollow Condominium Association, c/o Target Property Management,  
 2215 Old Marlton Pike East, Suite A, Marlton, NJ 08053  
 cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 11 Broadway, Suite 615,  
 New York, NY 10004-1490  
 517806876 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998)  
 517806877 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
 #+Burlington Anesthesia Assoc., 120 Madison Avenue, Mount Holly, NJ 08060-2031  
 517806883 +Central Credit Services, LLC, 9550 Regency Square Blvd., Suite 500A,  
 Jacksonville, FL 32225-8169  
 517806884 Central Credit Services, LLC, 200 Corporate Hills Drive, Saint Charles, MO 63301  
 517806885 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517806886 +ChaseHealthAdvance, Attn: Bankruptcy, 1717 Hermitage Blvd Ste 101,  
 Tallahassee, FL 32308-7709  
 517806887 +Citibank/Goodyear, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 517806888 +Citibank/RadioShack, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517806890 +Citibank/Sears, Attn: Bankruptcy, Po Box 6275, Sioux Falls, SD 57117-6275  
 517806889 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517806891 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 517806897 +DSRM Nat Bank/Valero, Attn: Bankruptcy, Po Box 696000, San Antonio, TX 78269-6000  
 517806898 +Eyecare Phys. & Surgeons of NJ, 73 S. Main Street, Medford, NJ 08055-2430  
 517806900 +Financial Recoveries, 200 E Park Dr., Ste. 100, Mount Laurel, NJ 08054-1297  
 517806899 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517806901 +First Progress, Po Box 84010, Columbus, GA 31908-4010  
 517806902 +Freedom Mortgage, c/o Powers Kirn, LLC, 728 Marne Highway, Suite 200,  
 Moorestown, NJ 08057-3128  
 517897124 +Freedom Mortgage Corporation, Freedom Mortgage, 10500 Kincaid Drive- Attn: BK Dept.,  
 Fishers, IN 46037-9764  
 517806903 +Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401  
 517806904 +Frost Arnett, P.O. Box 198988, Nashville, TN 37219-8988  
 517806905 +Frost-Arnett, Attn: Bankruptcy, Po Box 198988, Nashville, TN 37219-8988  
 517806906 +G. L. A. Collection Company, Attn: Bankruptcy, Po Box 588, Greensburg, IN 47240-0588  
 517806907 +Greensky Credit, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429  
 517909541 +Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215  
 517806908 +Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548,  
 Trenton, NJ 08625-0548  
 517806910 +Kings Grant Open Space Association, 50 Landings Drive, Marlton, NJ 08053-2832  
 517806911 +Kings Grant Open Space Association, c/o Gary J. Zangerle, Esquire, 505 South Lenola Road,  
 Suite 201, Moorestown, NJ 08057-1594  
 517806913 +LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 517806914 +Lourdes Cardiology Services, 63 Kresson Road Suite 101, Cherry Hill, NJ 08034-3200  
 517806915 #+Momentum Solar, 325 High Street, Metuchen, NJ 08840-2236  
 517806916 +Mortgage Service Center/PHH Mortgage, Attn: Bankruptcy Department, Po Box 5452,  
 Mount Laurel, NJ 08054-5452  
 517806917 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517840655 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 517854239 +Oak Hollow Condominium Association, c/o George C. Greatrex, Jr., Esquire,  
 Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210  
 517806918 Oak Hollow Condominium Association, 2215 Old Marlton Pike East, Marlton, NJ 08053  
 517806919 +Oak Hollow Condominium Association, c/o Target Property Management, P.O. Box 60995,  
 Phoenix, AZ 85082-0995  
 517929486 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
 517806923 Penn Credit, 916 S 14th St., PO Box 988, Harrisburg, PA 17108-0988  
 517806924 Pennsylvania Hospital, PO Box 757435, Philadelphia, PA 19175-7435  
 517839316 +Pro Custom Solar, LLC, d/b/a Momentum Solar, Franklin Barbosa Jr., 220 Park Avenue,  
 Florham Park, NJ 07932-1047  
 517806925 #+Relievus, 1030 N. Kings Highway, Suite 200, Cherry Hill, NJ 08034-1907  
 517806926 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 517806928 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
 Trenton, NJ 08695)  
 517806927 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 517806929 +Suntrust Bank/Greensky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429  
 517806930 +Svcd By Clfs, 6150 Omnipark Drive, Mobile, AL 36609-5195  
 517806936 Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440  
 517806935 +Target, Attn: Payment Disputes, Mailstop 2201, PO Box 26907, Tempe, AZ 85285-6907  
 517806940 +USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,  
 San Antonio, TX 78288-1600



District/off: 0312-1

User: admin  
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Total Noticed: 86

Date Rcvd: Jan 29, 2019

517806938 +Univ of Penn Health System, c/o Penn Credit, 916 S 14th Street, P.O. Box 988,  
Harrisburg, PA 17108-0988  
517806939 +Us Bank Home Mortgage, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229  
517806941 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
517908576 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
517806942 +Wf/home Pr, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2019 23:21:32 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2019 23:21:30 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

517806875 +E-mail/Text: g20956@att.com Jan 29 2019 23:22:11 AT&T Mobility, P.O. Box 6463,  
Carol Stream, IL 60197-6463

517920434 +E-mail/Text: g20956@att.com Jan 29 2019 23:22:11 AT&T Mobility II LLC,  
%AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,  
BEDMINSTER, NJ. 07921-2693

517806879 E-mail/Text: bankruptcy@bbandt.com Jan 29 2019 23:20:51 BB&T, Attn: Bankruptcy,  
Po Box 1847, Wilson, NC 27894

517806878 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 29 2019 23:22:01  
Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,  
Coral Gables, FL 33146-1873

517806881 +E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jan 29 2019 23:23:09 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517806882 +E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jan 29 2019 23:23:37 Capital One Na,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517855546 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Jan 29 2019 23:24:08 Capital One, N.A.,  
PO Box 71083, Charlotte, NC 28272-1083

517806892 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 29 2019 23:21:07  
Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125,  
Columbus, OH 43218-2125

517806893 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 29 2019 23:21:07 Comenitycapital/boscoV,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

517806894 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 29 2019 23:21:07 Comenitycapital/lndclb,  
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

517806895 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 29 2019 23:24:13 Credit One Bank,  
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873

517806896 +E-mail/Text: mrdiscen@discover.com Jan 29 2019 23:20:24 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025

517806909 E-mail/Text: cio.bncmail@irs.gov Jan 29 2019 23:20:40 Internal Revenue Service,  
Department of the Treasury, P.O. Box 9019, Holtsville, NY 11742-9019

517806912 +E-mail/Text: bnckohlsnotices@becket-lee.com Jan 29 2019 23:20:30 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120

517915420 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 29 2019 23:22:01  
Metlife Insurance Company, c/o Bayview Loan Servicing, LLC,  
4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837

517806920 +Fax: 407-737-5634 Jan 29 2019 23:48:50 Ocwen Loan Servicing, Attn: Research/Bankruptcy,  
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493

517806922 +Fax: 407-737-5634 Jan 29 2019 23:48:50 Ocwen Loan Servicing, LLC., Attn: Research Dept,  
1661 Worthington Rd., Ste 100, West Palm Beach, FL 33409-6493

517929150 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 29 2019 23:34:43

Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541

517919744 +E-mail/Text: bncmail@w-legal.com Jan 29 2019 23:21:43 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

517806931 +E-mail/PDF: gecsed@recoverycorp.com Jan 29 2019 23:23:27 Synchb/sync Bank,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517806932 +E-mail/PDF: gecsed@recoverycorp.com Jan 29 2019 23:23:00 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517806933 +E-mail/PDF: gecsed@recoverycorp.com Jan 29 2019 23:23:57 Synchrony Bank/Amazon,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517806934 +E-mail/PDF: gecsed@recoverycorp.com Jan 29 2019 23:23:00 Synchrony Bank/TJX,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

517806937 E-mail/Text: bankruptcy@td.com Jan 29 2019 23:21:35 TD Bank, N.A., 32 Chestnut Street,  
Po Box 1377, Lewiston, ME 04243

517930867 +E-mail/Text: bncmail@w-legal.com Jan 29 2019 23:21:43 USAA Federal Savings Bank,  
c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517839318\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

517806921\* +Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100,  
West Palm Beach, FL 33409-6493

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 86

Date Rcvd: Jan 29, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Michael P. Pieson andy@sjbankruptcylaw.com,  
abfecf@gmail.com;finbergar39848@notify.bestcase.com  
Charles H. Jeanfreau on behalf of Creditor USAA Federal Savings Bank Charlesj@w-legal.com,  
BNCmail@w-legal.com  
Francis T. Tarlecki on behalf of Creditor Bayview Loan Servicing, LLC Njecfmail@mwc-law.com,  
ftarlecki.kashlaw@gmail.com  
Gary J. Zangerle on behalf of Creditor Kings Grant Open Space Association  
zangerle@ZangerleLaw.comcastbiz.net  
George C. Greatrex, Jr. on behalf of Creditor Oak Hollow Condominium Association  
ggreatrex@saglawfirm.com, kmuchler@verizon.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
NJ\_ECF\_Notices@McCalla.com  
Melissa S DiCerbo on behalf of Creditor Bayview Loan Servicing, LLC nj-ecfmail@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
phillip.raymond@mccalla.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirn.com  
TOTAL: 14